

Information to identify the case:

Debtor 1	<u>Jonathan L Depue</u>	Social Security number or ITIN	xxx-xx-1789
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Peggy A Wuebker</u>	Social Security number or ITIN	xxx-xx-9319
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-25585-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jonathan L Depue

Peggy A Wuebker

11/16/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jonathan L Depue
 Peggy A Wuebker
 Debtors

Case No. 18-25585-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 52

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db/jdb
 517683207 +Jonathan L Depue, Peggy A Wuebker, 9 Stratfordshire Drive, Sussex, NJ 07461-4224
 517683209 +Amerihome Mtg Co, Llc, 21300 Victory Blvd Ste 2, Woodland Hills, CA 91367-2525
 517683210 +Atlantic Health System, P.O Box 36458, Newark, NJ 07188-6406
 517683211 +Atlantic Medical Group, P.O Box 419101, Boston, MA 02241-9101
 517683212 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 517683219 CMRE Financial Services, Inc, 3075 E. Imperial HWY, Suite 200, Brea, CA 92821-6753
 517683226 +CSC / BB&T Corp, 4251 Fayetteville Road, Lumberton, NC 28358-2678
 517683217 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 517683218 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 517683223 +Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, Po Box 790040,
 St. Louis, MO 63179-0040
 517683224 +Credit Bureau Systems Inc, 1035 Frederica St #200, Owensboro, KY 42301-3000
 517683228 +Emergency Physicians of St. Claires, LLC, 25 Pocono Road, Denville, NJ 07834-2954
 517683229 +First National Bank, Attn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002
 517683230 +Hamburg Medical Associates, 17 Route 23, Hamburg, NJ 07419-1419
 517683231 +Kim Roman, 6 Steamboat Drive, Vernon, NJ 07462-4527
 517683232 +Maternal Fetal Medicine, P.O Box 416524, Boston, MA 02241-6524
 517683234 +Ned Stevens Gutter Cleaning, 11 Daniel Rd East, Fairfield, NJ 07004-2506
 517683235 +Newton Pediatrica Hospitalists, P.O Box 116, Totowa, NJ 07511-0116
 517683236 +Overlook Hospital, 99 Beauvoir Ave, Summit, NJ 07901-3595
 517683238 PHH Mortgage, 3000 Leandenhall Rd, Mount Laurel, NJ 08054
 517683240 +Specialty Surgical Center, 380 Lafayette Rd, Sparta, NJ 07871-3556
 517683249 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
 517683252 +Vengroff Williams, Inc, P.O Box 4155, Sarasota, FL 34230-4155

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2018 23:48:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 16 2018 23:48:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517683205 E-mail/Text: mreed@affcollections.com Nov 16 2018 23:48:15 Accurate Collection Services,
 17 Prospect Street, Morristown, NJ 07960-6862
 517683206 +E-mail/Text: bankruptcies@amerassist.com Nov 16 2018 23:49:28 AmerAssist, P.O Box 26095,
 Columbus, OH 43226-0095
 517683208 +EDI: AMEREXPR.COM Nov 17 2018 04:33:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 517806125 E-mail/Text: bankruptcy@bbandt.com Nov 16 2018 23:47:49 BB&T, PO Box 1847,
 Wilson NC 27894
 517683212 +EDI: TSYS2.COM Nov 17 2018 04:33:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 517683213 +EDI: CAPITALONE.COM Nov 17 2018 04:33:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 517683214 +E-mail/Text: bankruptcy@certifiedcollection.com Nov 16 2018 23:48:02
 Certified Credit Collection, PO Box 336, Raritan, NJ 08869-0336
 517683215 +EDI: CHASE.COM Nov 17 2018 04:33:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 517683216 +EDI: CHRM.COM Nov 17 2018 04:33:00 Chrysler Capital, PO Box 961275,
 Fort Worth, TX 76161-0275
 517683220 +EDI: WFNNB.COM Nov 17 2018 04:33:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 517683221 +EDI: WFNNB.COM Nov 17 2018 04:33:00 Comenity Bank/Pottery Barn, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 517683222 +EDI: WFNNB.COM Nov 17 2018 04:33:00 Comenity/Crate & Barrell, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 517683225 +EDI: CRFRSTNA.COM Nov 17 2018 04:33:00 Credit First National Assoc,
 Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
 517683227 +EDI: DISCOVER.COM Nov 17 2018 04:33:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 517683233 +EDI: MERRICKBANK.COM Nov 17 2018 04:33:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
 Po Box 9201, Old Bethpage, NY 11804-9001
 517683237 +E-mail/Text: recovery@paypal.com Nov 16 2018 23:47:28 Paypal Credit,
 2211 North First Street, San Jose, CA 95131-2021
 517683241 +E-mail/Text: jennifer.chacon@spservicing.com Nov 16 2018 23:49:24 SPS Mortgage,
 P.O. Box 65250, Salt Lake City, UT 84165-0250
 517683242 +EDI: RMSC.COM Nov 17 2018 04:33:00 Synch/Toys 'R' Us, Attn: Bankruptcy, Po Box 965004,
 Orlando, FL 32896-5004
 517683673 +EDI: RMSC.COM Nov 17 2018 04:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517683243 +EDI: RMSC.COM Nov 17 2018 04:33:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 52

Date Rcvd: Nov 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517683244 +EDI: RMSC.COM Nov 17 2018 04:33:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
517683245 +EDI: RMSC.COM Nov 17 2018 04:33:00 Synchrony Bank/American Eagle, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
517683246 +EDI: RMSC.COM Nov 17 2018 04:33:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
517683247 +EDI: RMSC.COM Nov 17 2018 04:33:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
517683248 +EDI: RMSC.COM Nov 17 2018 04:33:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
517683250 EDI: USBANKARS.COM Nov 17 2018 04:33:00 US Bank, P.O Box 108, Saint Louis, MO 63166
517683251 EDI: USBANKARS.COM Nov 17 2018 04:33:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229,
Cincinnati, OH 45201

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517683239 ##Primary Care Partners, P.O Box 2403, Voorhees, NJ 08043-6403

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2018 at the address(es) listed below:

Donald V. Biase dbiase4236@gmail.com,
dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
James C. Zimmermann on behalf of Joint Debtor Peggy A Wuebker jim@jzlawyer.com,
jim@jzlawyer.com
James C. Zimmermann on behalf of Debtor Jonathan L Depue jim@jzlawyer.com, jim@jzlawyer.com
Melissa S DiCerbo on behalf of Creditor AmeriHome Mortgage Company, LLC
nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series
2017-1 rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6